

Report to be published On Basic Economic Norms established by the RA Central bank

01/10/2023 - 31/12/2023

(thousand Armenian dram)

Nº	The name of the norm	The actual magnitude of the norm, calculated for the bank	The permissible value of the norm set by the RA Central Bank	The number of violations in the reporting trimester
	The minimum size of the statutory foundation, thousand AMD	30,100,000	1,000,000	No violation
	The minimum size of total capital, thousand AMD	44,731,931	30,000,000	No violation
Ն11	The minimum ratio between the core capital and risk-weighted asset amounts	38.0%	6.2%	No violation
Ն12	The minimum ratio between Tier 1 capital and risk-weighted asset amounts	38.0%	8.3%	No violation
Ն1	The minimum ratio between the core capital and risk-weighted asset amounts	38.9%	11.0%	No violation
Ն21	The minimum ratio between the sum of highly liquid assets denominated in all currencies and the minimum ratio between the sums of total assets denominated in all currencies	20.0%	15.0%	No violation
Ն211	The minimum ratio between the amounts of highly liquid assets denominated in Tier 1 foreign currencies and the minimum ratio between the sums of total assets denominated in all currencies	34.2%	4.0%	No violation
Ն22	The minimum ratio between highly liquid assets denominated in all currencies and demand liabilities denominated in all currencies	210.4%	60.0%	No violation
Ն221	The minimum ratio between the amounts of highly liquid assets denominated in Tier 1 foreign currencies and the minimum ratio between the sums of total assets denominated in all currencies	746.8%	10.0%	No violation
Ն23	Minimum ratio between highly liquid assets and net cash outflow (in all currencies)	222.3%	100.0%	No violation
Ն23 (FX)	The minimum ratio between highly liquid assets and net cash outflow (for the group of significant currencies included in Tier 1)	338.3%	100.0%	No violation
Ն23 (FX)	Minimum ratio between highly liquid assets and net cash outflow (for each significant currency of the Tier 2)	0.0%	100.0%	
Ն24	Margin ratio between available stable funds and required stable funds for the bank (in all currencies)*	114.8%	100.0%	No violation
Ն24 (FX)	Marginal ratio between the stable funds available and the stable funds required by the bank (by the group of significant currencies included in Tier 1)*	141.2%	100.0%	No violation
Ն24 (FX)	Marginal ratio between available stable funds and required stable funds of the bank (in each significant currency of Tier 2))	0.0%	100.0%	
Ն31	The maximum amount of the risk per borrower	4.3%	20.0%	No violation
Ն32	The maximum amount of risk for big borrowers	0.0%	500.0%	No violation
Ն41	The maximum amount of risk per person associated with the bank	1.8%	5.0%	No violation
Ն42	The maximum amount of risk for all the persons associated with the bank	3.8%	20.0%	No violation
	The minimum amount of mandatory reserves allocated to the Central Bank of the Republic of Armenia:			
	For funds raised in AMD	x	4.0%	No violation
	For funds raised in USD	x	6% AMD 12% USD	No violation
	For funds raised in Euros	x	6% AMD 12% Euro	No violation
	For funds raised in other currencies	x	6% AMD 12% USD	No violation
	The maximum ratio between the foreign currency position and the bank's total capital (including derivatives)	5.4%	10.0%	No violation
	The maximum ratio between each foreign currency position and the bank's total capital by individual currencies (including derivatives)			
	in US dollars	0.4%	7.0%	No violation
	In Euros	1.7%	7.0%	No violation
	In Russian rubles	3.1%	7.0%	No violation
	Other	0.2%	7.0%	No violation
	The maximum amount of the margin ratio between the claim and the value of the collateral**			
Ն51	In terms of loans in AMD	0.0%	10.0%	No violation
Ն52	In terms of loans in US dollars	0.0%	5.0%	No violation

Executive director/Head of the directorate

Garegin Darbinyan

Chief accountant

Tatul Tamrazyan